

Fill in this information to identify the case:

Debtor Name Santiago Quezada

United States Bankruptcy Court for the: Southern District of New York

Case number: 24-22431

Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: January 2025

Date report filed: 03/08/2025
MM / DD / YYYY

Line of business: Individual.

NAISC code: N/A

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Debtor

Original signature of responsible party


Printed name of responsible party Santiago Quezada Sr.

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

- | | | | |
|--|-------------------------------------|-------------------------------------|--------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

17. Have you paid any bills you owed before you filed bankruptcy?
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 203,173.83

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 12,489.75

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 15,001.31

Report the total from *Exhibit D* here.

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

+ \$ - 2,511.56

This amount may be different from what you may have calculated as *net profit*.

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 200,662.27

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 792.00

(*Exhibit E*)

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00

(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 0

27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00

30. How much have you paid this month in other professional fees? \$ 0.00

31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i>	<i>Column B</i>	<i>Column C</i>
	Projected	Actual	Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>9,500.00</u>	- \$ <u>12,489.75</u>	= \$ <u>- 2,989.75</u>
33. Cash disbursements	\$ <u>9,000.00</u>	- \$ <u>15,001.31</u>	= \$ <u>- 6,001.31</u>
34. Net cash flow	\$ <u>500.00</u>	- \$ <u>- 2,511.56</u>	= \$ <u>- 3,011.56</u>
35. Total projected cash receipts for the next month:			\$ <u>9,500.00</u>
36. Total projected cash disbursements for the next month:			- \$ <u>9,000.00</u>
37. Total projected net cash flow for the next month:			= \$ <u>500.00</u>

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

Exhibit A

Question 3: The electric bill was late, I have paid part of it, it will show up on February.

Exhibit C - Receipts

Date	Description	To/From	Amount	Account
1/3/2025	Payroll	El Tina Fish Mar Payroll	1,407.01	Chase DIP *0671
1/3/2025	Payroll	207th Street Lin Payroll	512.45	Chase DIP *0671
1/3/2025	Payroll	207th Street Lin Payroll	512.45	Chase DIP *0671
1/10/2025	Payroll	El Tina Fish Mar Payroll	1,407.01	Chase DIP *0671
1/10/2025	Payroll	207th Street Lin Payroll	512.45	Chase DIP *0671
1/15/2025	Social Security	SSA Treas 310 Xxsoc Sec	2,380.00	Chase DIP *0671
1/17/2025	Payroll	El Tina Fish Mar Payroll	1,407.01	Chase DIP *0671
1/17/2025	Payroll	207th Street Lin Payroll	512.45	Chase DIP *0671
1/24/2025	Payroll	El Tina Fish Mar Payroll	1,407.01	Chase DIP *0671
1/24/2025	Payroll	207th Street Lin Payroll	512.45	Chase DIP *0671
1/31/2025	Payroll	El Tina Fish Mar Payroll	1407.01	Chase DIP *0671
1/31/2025	Payroll	207th Street Lin Payroll	<u>512.45</u>	Chase DIP *0671

Total Receipts: 12,489.75

Exhibit D - Disbursements

Date	Description	To/From	Amount	Account
1/2/2025	Personal Expense	Caridad Restaurant	129.91	Chase DIP *0671
1/2/2025	Travel Expense	Bp	46.56	Chase DIP *0671
1/3/2025	Personal Expense	Tomo Sushi	45.60	Chase DIP *0671
1/6/2025	Personal Expense	Caridad Restaurant	135.41	Chase DIP *0671
1/6/2025	Personal Expense	Shoprite	307.90	Chase DIP *0671
1/6/2025	Legal Expense	Ortiz Iola Trust	8,000.00	Chase DIP *0671
1/6/2025	Bank Fee	Wire Fee	25.00	Chase DIP *0670
1/8/2025	Personal Expense	Caridad Restaurant	133.13	Chase DIP *0671
1/8/2025	Personal Expense	Caridad Restaurant	69.89	Chase DIP *0671
1/8/2025	Medical	Mount Sinai	35.00	Chase DIP *0671
1/9/2025	Personal Expense	Caridad Restaurant	96.61	Chase DIP *0671
1/10/2025	Personal Expense	Caridad Restaurant	191.53	Chase DIP *0671
1/10/2025	Medical	Jose Pharmacy & Surgic	25.00	Chase DIP *0671
1/13/2025	Personal Expense	Caridad Restaurant	99.35	Chase DIP *0671
1/13/2025	Travel Expense	Bp	38.01	Chase DIP *0671
1/13/2025	Personal Expense	Segovia Steakhouse	150.22	Chase DIP *0671
1/13/2025	Personal Expense	Shoprite	324.32	Chase DIP *0671
1/16/2025	Personal Expense	Caridad Restaurant	139.98	Chase DIP *0671
1/16/2025	Utilities	Optimum	363.96	Chase DIP *0671
1/16/2025	Personal Expense	Segovia Steakhouse	300.93	Chase DIP *0671
1/16/2025	Auto Bill	Mercedes-Benz	2,770.03	Chase DIP *0671
1/21/2025	Personal Expense	Caridad Restaurant	107.28	Chase DIP *0671
1/21/2025	Personal Expense	Caridad Restaurant	69.89	Chase DIP *0671
1/21/2025	Medical	Jose Pharmacy & Surgic	101.00	Chase DIP *0671
1/21/2025	Personal Expense	Caridad Restaurant	110.81	Chase DIP *0671
1/22/2025	Utilities	Verizon Wireless	396.17	Chase DIP *0671
1/24/2025	Personal Expense	Shoprite	107.61	Chase DIP *0671
1/27/2025	Personal Expense	Caridad Restaurant	144.07	Chase DIP *0671
1/27/2025	Personal Expense	Caridad Restaurant	69.89	Chase DIP *0671
1/27/2025	Personal Expense	Caridad Restaurant	118.35	Chase DIP *0671
1/30/2025	Personal Expense	Caridad Restaurant	119.44	Chase DIP *0671
1/30/2025	Travel Expense	Bp	61.89	Chase DIP *0671
1/30/2025	Personal Expense	Segovia Steakhouse	166.57	Chase DIP *0671

Total Disbursements: 15,001.31

Exhibit E - Payables

Date	Description	To/From	Amount
10/27/24	Barber	Son	\$ 35.00
10/30/24	Pharmacy copay	Son	\$ 75.00
10/8/24	Groceries	Son	\$ 157.00
9/30/24	Groceries	Son	\$ 255.00
9/23/24	Groceries	Son	\$ 270.00
Total owed to son*			\$ 792.00

*Due to the closure of the DIP account, the Debtor's son paid for the above expenses. The Debtor intends to reimburse his son.

DUPLICATE STATEMENT



JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

December 27, 2024 through January 28, 2025

Account Number: [REDACTED] 0671

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
Service Center: 1-800-935-9935
Para Espanol: 1-877-312-4273
International Calls: 1-713-262-1679
We accept operator relay calls

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SANTIAGO QUEZADA
DEBTOR IN POSSESSION CASE # 24-22431
258 RUMSEY RD
YONKERS NY 10705-1530



00744090201000000022

A reminder about incoming wire transfer fees

Due to a system issue, we may not have charged you for all incoming wires in the past. Beginning March 23, 2025, wire transfer fees will be charged for all incoming wires for Chase High School CheckingSM, Chase College CheckingSM, Chase Total Checking[®], Chase Premier Plus CheckingSM and Chase SavingsSM accounts. Please visit chase.com/disclosures and review the Additional Banking Services and Fees document for more details.

Please note, we don't charge incoming wire transfer fees for Chase SapphireSM Checking, Chase Private Client CheckingSM, Chase Private Client SavingsSM, Chase Premier SavingsSM accounts and for Chase Premier Plus CheckingSM accounts with Military Enhanced Benefits.

As a reminder, Chase Secure BankingSM and Chase First BankingSM accounts cannot send or receive wire transfers.

If you have any questions, call the number on this statement.

Un recordatorio acerca de los cargos por giro bancario entrante

Debido a un problema del sistema, es posible que no le hayamos cobrado todos los giros entrantes en el pasado. A partir del 23 de marzo de 2025, se cobrarán cargos por giro bancario por todos los giros entrantes de las cuentas Chase High School CheckingSM, Chase College CheckingSM, Chase Total Checking[®], Chase Premier Plus CheckingSM y Chase SavingsSM. Por favor visite chase.com/disclosures y revise el documento de Servicios y Cargos Bancarios Adicionales para obtener más detalles.

Por favor, tenga en cuenta que no cobramos cargos por giro bancario entrante de las cuentas Chase SapphireSM Checking, Chase Private Client CheckingSM, Chase Private Client SavingsSM, Chase Premier SavingsSM y para las cuentas Chase Premier Plus CheckingSM con beneficios mejorados para militares.

Como recordatorio, las cuentas Chase Secure BankingSM y Chase First BankingSM no pueden enviar ni recibir giros bancarios.

Si tiene alguna pregunta, llame al número que aparece en este estado de cuenta.



December 27, 2024 through January 28, 2025

Account Number: **0671****CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
Beginning Balance	\$202,562.76
Deposits and Additions	13,030.15
ATM & Debit Card Withdrawals	-3,975.61
Electronic Withdrawals	-11,166.20
Fees	-25.00
Ending Balance	\$200,426.10

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$202,562.76
12/27	El Tina Fish Mar Payroll PPD ID: 9200502232	1,407.01	203,969.77
12/27	207th Street Lin Payroll PPD ID: 9200502232	512.45	204,482.22
12/27	207th Street Lin Payroll PPD ID: 9200502232	512.45	204,994.67
12/27	Card Purchase 12/25 Caridad Restaurant - Br Bronx NY Card 2233	-345.49	204,649.18
12/30	Card Purchase 12/27 Jose Pharmacy & Surgic New York NY Card 2233	-40.00	204,609.18
12/30	Card Purchase 12/27 Caridad Restaurant - Br Bronx NY Card 2233	-127.91	204,481.27
12/31	Card Purchase Return 12/27 Sherman Abrams Lab 718-4357200 NY Card 2233	27.95	204,509.22
01/02	Card Purchase 12/30 Caridad Restaurant - Br Bronx NY Card 2233	-129.91	204,379.31
01/02	Card Purchase 01/01 Bp#2141521A And A Manag Fort Lee NJ Card 2233	-46.56	204,332.75
01/03	El Tina Fish Mar Payroll PPD ID: 9200502232	1,407.01	205,739.76
01/03	207th Street Lin Payroll PPD ID: 9200502232	512.45	206,252.21
01/03	207th Street Lin Payroll PPD ID: 9200502232	512.45	206,764.66
01/03	Card Purchase 01/03 Tomo Sushi Yonkers NY Card 2233	-45.60	206,719.06
01/06	Card Purchase 01/02 Caridad Restaurant - Br Bronx NY Card 2233	-135.41	206,583.65
01/06	Card Purchase With Pin 01/05 Shoprite Greewyplza S1 Yonkers NY Card 2233	-307.90	206,275.75
01/06	01/06 Online Domestic Wire Transfer Via: TD Bank, NA/026013673 A/C: Ortiz And Ortiz Llp Iola Trust Acc Astoria NY 11103 US Ref: Santiago Quezada Tustee Fees Imad: 0106Mmqfmp2M027051 Trn: 3623455006Es	-8,000.00	198,275.75
01/06	Online Domestic Wire Fee	-25.00	198,250.75
01/08	Card Purchase 01/07 Caridad Restaurant - Br Bronx NY Card 2233	-133.13	198,117.62
01/08	Card Purchase 01/07 Caridad Restaurant - Br Bronx NY Card 2233	-69.89	198,047.73
01/08	Card Purchase 01/07 Pt *Mount Sinai New York NY Card 2233	-35.00	198,012.73
01/09	Card Purchase 01/08 Caridad Restaurant - Br Bronx NY Card 2233	-96.61	197,916.12
01/10	El Tina Fish Mar Payroll PPD ID: 9200502232	1,407.01	199,323.13
01/10	207th Street Lin Payroll PPD ID: 9200502232	512.45	199,835.58
01/10	Card Purchase 01/09 Caridad Restaurant - Br Bronx NY Card 2233	-191.53	199,644.05
01/10	Card Purchase 01/09 Jose Pharmacy & Surgic New York NY Card 2233	-25.00	199,619.05
01/13	Card Purchase 01/10 Caridad Restaurant - Br Bronx NY Card 2233	-99.35	199,519.70
01/13	Card Purchase 01/10 Bp#2141521A And A Manag Fort Lee NJ Card 2233	-38.01	199,481.69
01/13	Card Purchase 01/10 Segovia Steakhouse Little Ferry NJ Card 2233	-150.22	199,331.47
01/13	Card Purchase With Pin 01/12 Shoprite Greewyplza S1 Yonkers NY Card 2233	-324.32	199,007.15
01/15	SSA Treas 310 Xxsoc Sec PPD ID: 9031036030	2,380.00	201,387.15
01/16	Card Purchase 01/15 Caridad Restaurant - Br Bronx NY Card 2233	-139.98	201,247.17



December 27, 2024 through January 28, 2025

Account Number: XXXXXXXXXX 0671**TRANSACTION DETAIL**

(continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
01/16	Recurring Card Purchase 01/16 Optimum 7803 718-860-3513 NY Card 2233	-363.96	200,883.21
01/16	Card Purchase 01/15 Segovia Steakhouse Little Ferry NJ Card 2233	-300.93	200,582.28
01/16	01/16 Online Payment 23099368393 To Mercedes-Benz	-2,770.03	197,812.25
01/17	EI Tina Fish Mar Payroll PPD ID: 9200502232	1,407.01	199,219.26
01/17	207th Street Lin Payroll PPD ID: 9200502232	512.45	199,731.71
01/21	Card Purchase 01/17 Caridad Restaurant - Br Bronx NY Card 2233	-107.28	199,624.43
01/21	Card Purchase 01/17 Caridad Restaurant - Br Bronx NY Card 2233	-69.89	199,554.54
01/21	Card Purchase 01/17 Jose Pharmacy & Surgic New York NY Card 2233	-101.00	199,453.54
01/21	Card Purchase 01/18 Caridad Restaurant - Br Bronx NY Card 2233	-110.81	199,342.73
01/22	Verizon Wireless Payments PPD ID: 7223344794	-396.17	198,946.56
01/24	EI Tina Fish Mar Payroll PPD ID: 9200502232	1,407.01	200,353.57
01/24	207th Street Lin Payroll PPD ID: 9200502232	512.45	200,866.02
01/24	Card Purchase 01/24 Shoprite Greewy Plza 914-376-5429 NY Card 2233	-107.61	200,758.41
01/27	Card Purchase 01/24 Caridad Restaurant - Br Bronx NY Card 2233	-144.07	200,614.34
01/27	Card Purchase 01/24 Caridad Restaurant - Br Bronx NY Card 2233	-69.89	200,544.45
01/27	Card Purchase 01/25 Caridad Restaurant - Br Bronx NY Card 2233	-118.35	200,426.10
Ending Balance			\$200,426.10

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling \$500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNowSM network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**

(Your total electronic deposits this period were \$13,002.20. Note: some deposits may be listed on your previous statement)

- **OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**

(Your lowest beginning day balance was \$197,812.25)

- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**

(Your average beginning day balance of qualifying linked deposits and investments was \$255,547.96)



1074409020200000062



December 27, 2024 through January 28, 2025

Account Number: [REDACTED] 0671

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

DUPLICATE STATEMENT



JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

00073442 DRE 802 089 05925 NNNNNNNNNN 1 000000000 01
SANTIAGO QUEZADA
DEBTOR IN POSSESSION CASE # 24-22431
258 RUMSEY RD
YONKERS NY 10705-1530

January 29, 2025 through February 27, 2025

Account Number: **10671**

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
Service Center: 1-800-935-9935
Para Espanol: 1-877-312-4273
International Calls: 1-713-262-1679
We accept operator relay calls



00734420201000000022

To help protect you from fraud and scams, you'll no longer be able to send Zelle® payments to recipients originating from social media – such as social media marketplaces or messaging apps

Due to the significant rise in social media scams and to help protect your account, we'll be updating our policies on March 23, 2025, limiting your ability to send Zelle® payments identified as originating from contact through social media. As a result, we may:

- Request details about your payment's purpose and how you made contact with the recipient
- Block or decline payments identified as originating from contact through social media
- Decline payments, restrict your use of Zelle® through Chase or take other actions as described in your account agreement if you do not respond truthfully to questions we ask

The updates to the policy become effective March 23, 2025, and will be outlined in Section 2 of the Zelle® Service Agreement, which may appear as a separate agreement or as an Addendum to the Digital Services Agreement. You can review the new agreements beginning January 23, 2025. Here's how to access them:

- On chase.com, log in to your account, click the Main Menu, then select "Agreements & disclosures."
- On the Chase Mobile® app, go to "Legal information" in Profile & Settings or at the bottom of the home page, then "Legal agreements and disclosures."

If you have questions, please call the number on this statement.

Para ayudar a protegerle del fraude y las estafas, ya no podrá enviar pagos de Zelle® a destinatarios que se originen en medios sociales, tales como los mercados de redes sociales o las aplicaciones de mensajería

Debido al aumento significativo de las estafas en los medios sociales y para ayudar a proteger su cuenta, actualizaremos nuestras políticas el 23 de marzo de 2025, lo que limita su capacidad para enviar pagos de Zelle® identificados como originados por el contacto a través de las redes sociales. Como resultado, podemos:

- Solicitar detalles sobre el propósito de su pago y cómo se puso en contacto con el destinatario
- Bloquear o rechazar los pagos identificados como originados por el contacto a través de las redes sociales
- Rechazar los pagos, restringir el uso de Zelle® a través de Chase o tomar otras medidas según se describe en su acuerdo de cuenta si no responde con veracidad a las preguntas que hacemos

Las actualizaciones de la política entran en vigor el 23 de marzo de 2025 y se describirán en la Sección 2 del Acuerdo de Servicio de Zelle®, que puede aparecer como un acuerdo independiente o como un Apéndice al Acuerdo de Servicios Digitales. Puede revisar los nuevos acuerdos a partir del 23 de enero de 2025. Así es cómo se accede a ellos:

- En chase.com, inicie sesión en su cuenta, haga clic en el menú principal, luego seleccione "Acuerdos y declaraciones".
- En la aplicación Chase Mobile®, vaya a "Información legal" en Perfil y configuración o en la parte inferior de la página de inicio, luego "Acuerdos legales y declaraciones".

Si tiene alguna pregunta, llámenos al número que aparece en este estado de cuenta.



January 29, 2025 through February 27, 2025

Account Number: **0671****CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
Beginning Balance	\$200,426.10
Deposits and Additions	10,071.85
ATM & Debit Card Withdrawals	-9,163.44
Electronic Withdrawals	-4,172.97
Fees	-25.00
Ending Balance	\$197,136.54

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$200,426.10
01/30	Card Purchase 01/29 Caridad Restaurant - Br Bronx NY Card 2233	-119.44	200,306.66
01/30	Card Purchase 01/29 Bp#2141521A And A Manag Fort Lee NJ Card 2233	-61.89	200,244.77
01/30	Card Purchase 01/29 Segovia Steakhouse Little Ferry NJ Card 2233	-166.57	200,078.20
01/31	El Tina Fish Mar Payroll PPD ID: 9200502232	1,407.01	201,485.21
01/31	207th Street Lin Payroll PPD ID: 9200502232	512.45	201,997.66
02/03	Card Purchase 01/31 Caridad Restaurant - Br Bronx NY Card 2233	-136.77	201,860.89
02/06	Card Purchase 02/05 Caridad Restaurant - Br Bronx NY Card 2233	-123.16	201,737.73
02/06	Card Purchase 02/05 Segovia Steakhouse Little Ferry NJ Card 2233	-219.95	201,517.78
02/07	El Tina Fish Mar Payroll PPD ID: 9200502232	1,407.01	202,924.79
02/07	207th Street Lin Payroll PPD ID: 9200502232	512.45	203,437.24
02/07	Card Purchase 02/07 Shoprite Greewy Plza 914-376-5429 NY Card 2233	-235.18	203,202.06
02/10	Card Purchase 02/07 Caridad Restaurant - Br Bronx NY Card 2233	-136.77	203,065.29
02/10	Card Purchase 02/08 Caridad Restaurant - Br Bronx NY Card 2233	-103.46	202,961.83
02/10	Card Purchase 02/09 Caridad Restaurant - Br Bronx NY Card 2233	-166.54	202,795.29
02/10	Recurring Card Purchase 02/10 Geico *Auto 800-841-3000 DC Card 2233	-3,804.50	198,990.79
02/12	Card Purchase 02/11 Caridad Restaurant - Br Bronx NY Card 2233	-110.76	198,880.03
02/13	Card Purchase 02/12 Caridad Restaurant - Br Bronx NY Card 2233	-132.64	198,747.39
02/13	Card Purchase 02/13 Fsi*Coned Bill Paymen 800-752-6633 NY Card 2233	-1,053.81	197,693.58
02/13	Card Purchase 02/12 Bp#2141521A And A Manag Fort Lee NJ Card 2233	-60.92	197,632.66
02/13	Card Purchase 02/12 Dolce Novita Moonachie NJ Card 2233	-179.79	197,452.87
02/13	Card Purchase 02/12 Jose Pharmacy & Surgic New York NY Card 2233	-109.00	197,343.87
02/14	El Tina Fish Mar Payroll PPD ID: 9200502232	1,407.01	198,750.88
02/14	207th Street Lin Payroll PPD ID: 9200502232	512.45	199,263.33
02/18	Card Purchase 02/14 Caridad Restaurant - Br Bronx NY Card 2233	-171.99	199,091.34
02/18	Card Purchase 02/15 Caridad Restaurant - Br Bronx NY Card 2233	-192.13	198,899.21
02/18	Recurring Card Purchase 02/16 Optimum 7803 718-860-3513 NY Card 2233	-399.15	198,500.06
02/19	SSA Treas 310 Xxsoc Sec PPD ID: 9031036030	2,380.00	200,880.06
02/19	Card Purchase 02/18 Caridad Restaurant - Br Bronx NY Card 2233	-148.24	200,731.82
02/19	02/19 Online Payment 23401835472 To Mercedes-Benz	-2,770.03	197,961.79
02/20	Card Purchase 02/19 Caridad Restaurant - Br Bronx NY Card 2233	-153.25	197,808.54
02/20	Card Purchase 02/19 Interboro Insurance CO 877-3690304 FL Card 2233	-148.00	197,660.54
02/20	Card Purchase 02/19 Segovia Steakhouse Little Ferry NJ Card 2233	-244.92	197,415.62



January 29, 2025 through February 27, 2025

Account Number: **0671****TRANSACTION DETAIL**

(continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
02/21	Card Purchase Return 02/21 Shoprite Greewy Plza 914-376-5429 NY Card 2233	14.01	197,429.63
02/21	EI Tina Fish Mar Payroll PPD ID: 9200502232	1,407.01	198,836.64
02/21	207th Street Lin Payroll PPD ID: 9200502232	512.45	199,349.09
02/21	Card Purchase 02/21 Shoprite Greewy Plza 914-376-5429 NY Card 2233	-227.87	199,121.22
02/24	Card Purchase 02/21 Caridad Restaurant - Br Bronx NY Card 2233	-115.81	199,005.41
02/24	Card Purchase 02/22 Caridad Restaurant - Br Bronx NY Card 2233	-125.74	198,879.67
02/24	Card Purchase 02/22 Bp#2141521A And A Manag Fort Lee NJ Card 2233	-47.66	198,832.01
02/24	Verizon Wireless Payments PPD ID: 7223344794	-402.94	198,429.07
02/24	02/24 Online Domestic Wire Transfer Via: TD Bank, NA/026013673 A/C: Ortiz And Ortiz Llp Iola Trust Acc Astoria NY 11103 US Ref:/Bnf/Santiago Quezada Tustee Fees Imad: 0224Mmqfmp2M023197 Trn: 3495455055Es	-1,000.00	197,429.07
02/24	Online Domestic Wire Fee	-25.00	197,404.07
02/26	Card Purchase 02/25 Caridad Restaurant - Br Bronx NY Card 2233	-112.76	197,291.31
02/27	Card Purchase 02/26 Caridad Restaurant - Br Bronx NY Card 2233	-125.77	197,165.54
02/27	Card Purchase 02/26 Jose Pharmacy & Surgic New York NY Card 2233	-29.00	197,136.54
Ending Balance		\$197,136.54	

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- Have electronic deposits made into this account totaling \$500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNowSM network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(Your total electronic deposits this period were \$11,977.30. Note: some deposits may be listed on your previous statement)
- OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**
(Your lowest beginning day balance was \$197,343.87)
- OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**
(Your average beginning day balance of qualifying linked deposits and investments was \$254,387.58)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

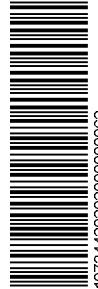
- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC



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January 29, 2025 through February 27, 2025

Account Number: [REDACTED] 0671

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JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

00069810 DRE 802 219 03625 NNNNNNNNNN 1 00000000 D2 0000
EL TINA FISH MARKET CORP
500 W 207TH ST
NEW YORK NY 10034-2609

January 01, 2025 through January 31, 2025

Account Number: **8829**

CUSTOMER SERVICE INFORMATION

Web site: www.Chase.com
Service Center: 1-877-425-8100
Para Espanol: 1-888-622-4273
International Calls: 1-713-262-1679
We accept operator relay calls



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To help protect you from fraud and scams, you'll no longer be able to send Zelle® payments to recipients originating from social media – such as social media marketplaces or messaging apps.

Due to the significant rise in social media scams and to help protect your account, we'll be updating our policies on March 23, 2025, limiting your ability to send Zelle® payments identified as originating from contact through social media. As a result, we may:

- Request details about your payment's purpose and how you made contact with the recipient.
- Block or decline payments identified as originating from contact through social media.
- Decline payments, restrict your use of Zelle® through Chase or take other actions as described in your account agreement.

The updates to the policy become effective March 23, 2025, and will be outlined in Section 2 of the Zelle® Service Agreement, which may appear as a separate agreement or as an Addendum to the Digital Services Agreement. You can review the new agreements beginning January 23, 2025. Here's how to access them:

- On chase.com/business, log in to your account, click the Main Menu, then select "Agreements & disclosures."
- On the Chase Mobile® app, go to "Legal information" in Profile & Settings or at the bottom of the home page, then "Legal agreements and disclosures."

If you have questions, please call the number on this statement.

CHECKING SUMMARY

Chase Platinum Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$19,302.30
Deposits and Additions	23	2,278.88
Electronic Withdrawals	2	-406.35
Fees	1	-95.00
Ending Balance	26	\$21,079.83

Your Chase Platinum Business Checking account provides:

- No transaction fees for unlimited electronic deposits (including ACH, ATM, wire, Chase Quick Deposit)
- 500 debits and non-electronic deposits (those made via check or cash in branches) per statement cycle
- \$25,000 in cash deposits per statement cycle
- Unlimited return deposited items with no fee

There are additional fee waivers and benefits associated with your account – please refer to your Deposit Account Agreement for more information.



January 01, 2025 through January 31, 2025

Account Number: **8829****DEPOSITS AND ADDITIONS**

DATE	DESCRIPTION	AMOUNT
01/02	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000010848201 Eed:250102 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0020848201Tc	\$39.00
01/02	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000015979480 Eed:250102 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0025979480Tc	29.80
01/10	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000019664029 Eed:250110 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0109664029Tc	34.44
01/13	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000019472299 Eed:250113 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0139472299Tc	221.30
01/13	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000018697134 Eed:250113 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0138697134Tc	164.90
01/13	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000018419681 Eed:250113 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0138419681Tc	104.55
01/14	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000015449533 Eed:250114 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0145449533Tc	72.35
01/15	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000017837506 Eed:250115 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0157837506Tc	127.70
01/16	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000018320669 Eed:250116 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0168320669Tc	82.02
01/17	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000013705798 Eed:250117 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0173705798Tc	102.57
01/21	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000010242877 Eed:250121 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0210242877Tc	251.80
01/21	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000010349710 Eed:250121 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0210349710Tc	188.04
01/21	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000017131080 Eed:250121 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0217131080Tc	74.75
01/21	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000010645479 Eed:250121 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0210645479Tc	67.60
01/22	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000016778750 Eed:250122 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0226778750Tc	134.12



January 01, 2025 through January 31, 2025

Account Number: **8829****DEPOSITS AND ADDITIONS**

(continued)

DATE	DESCRIPTION	AMOUNT
01/24	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000013031420 Eed:250124 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0243031420Tc	66.80
01/27	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000010412272 Eed:250127 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0270412272Tc	106.57
01/27	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000012804829 Eed:250127 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0272804829Tc	106.24
01/27	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000011195350 Eed:250127 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0271195350Tc	6.50
01/28	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000017013540 Eed:250128 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0287013540Tc	47.53
01/29	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000011829788 Eed:250129 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0291829788Tc	175.94
01/30	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000013603138 Eed:250130 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0303603138Tc	42.16
01/31	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Nyotdaebt Sec:CCD Trace#:091000010355678 Eed:250131 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Deposits Trn: 0310355678Tc	32.20
Total Deposits and Additions		\$2,278.88



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ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/10	Orig CO Name:Tax Bureau Servi Orig ID:9200502236 Desc Date:250110 CO Entry Descr:ACH Debit Sec:CCD Trace#:021000020265383 Eed:250110 Ind ID:9024016392 Ind Name:El Tina Fish Market CO Accounting Fees Trn: 0100265383Tc	\$300.00
01/16	Orig CO Name:Fis Ebt Orig ID:1675060116 Desc Date: CO Entry Descr:Ebtmerfee Sec:CCD Trace#:091000018757655 Eed:250116 Ind ID:B194202 Ind Name:El Tina Fish Market CO Merchant Fees Nyotda Trn: 0168757655Tc	106.35

Total Electronic Withdrawals **\$406.35****FEES**

DATE	DESCRIPTION	AMOUNT
01/06	Service Charges For The Month of December	\$95.00
Total Fees		\$95.00



January 01, 2025 through January 31, 2025

Account Number: **8829****DAILY ENDING BALANCE**

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
01/02	\$19,371.10	01/16	19,677.01	01/27	20,782.00
01/06	19,276.10	01/17	19,779.58	01/28	20,829.53
01/10	19,010.54	01/21	20,361.77	01/29	21,005.47
01/13	19,501.29	01/22	20,495.89	01/30	21,047.63
01/14	19,573.64	01/24	20,562.69	01/31	21,079.83
01/15	19,701.34				

SERVICE CHARGE SUMMARY

Monthly Service Fee	\$95.00
Other Service Charges	<u>\$0.00</u>
Total Service Charges	\$95.00 Will be assessed on 2/5/25

You were assessed a monthly service fee on your Chase Platinum Business Checking account because you did not maintain the required relationship balance.

SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/ UNIT	TOTAL
Monthly Service Fee					
Monthly Service Fee	1			\$95.00	\$95.00
Other Service Charges:					
Electronic Credits					
Electronic Credits	23	Unlimited	0	\$0.40	\$0.00
Credits					
Non-Electronic Transactions	2	500	0	\$0.40	\$0.00
Miscellaneous Fees					
Currency Straps Ordered	52	0	52	\$0.00	<u>\$0.00</u>
Subtotal Other Service Charges (Will be assessed on 2/5/25)					\$95.00

ACCOUNT **8829**

Monthly Service Fee	
Monthly Service Fee	1
Other Service Charges:	
Electronic Credits	
Electronic Credits	23
Credits	
Non-Electronic Transactions	2
Miscellaneous Fees	
Currency Straps Ordered	52

Reminder: Fees associated with ACH Payments, Real Time Payments, Same Day ACH, ACH Collections and Chase QuickDepositSM are based on previous month activity.



January 01, 2025 through January 31, 2025

Account Number: [REDACTED] 8829

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

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JPMorgan Chase Bank, N.A. Member FDIC



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January 01, 2025 through January 31, 2025

Account Number: [REDACTED] **8829**

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JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

00001703 DRI 802 219 03625 NNNNNNNNNN 1 000000000 D2 0000
EL TINA FISH MARKET CORP
500 W 207TH ST
NEW YORK NY 10034-2609

January 01, 2025 through January 31, 2025

Account Number: **9395**

CUSTOMER SERVICE INFORMATION

Web site: www.Chase.com
Service Center: 1-877-425-8100
Para Espanol: 1-888-622-4273
International Calls: 1-713-262-1679
We accept operator relay calls



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To help protect you from fraud and scams, you'll no longer be able to send Zelle® payments to recipients originating from social media – such as social media marketplaces or messaging apps.

Due to the significant rise in social media scams and to help protect your account, we'll be updating our policies on March 23, 2025, limiting your ability to send Zelle® payments identified as originating from contact through social media. As a result, we may:

- Request details about your payment's purpose and how you made contact with the recipient.
- Block or decline payments identified as originating from contact through social media.
- Decline payments, restrict your use of Zelle® through Chase or take other actions as described in your account agreement.

The updates to the policy become effective March 23, 2025, and will be outlined in Section 2 of the Zelle® Service Agreement, which may appear as a separate agreement or as an Addendum to the Digital Services Agreement. You can review the new agreements beginning January 23, 2025. Here's how to access them:

- On chase.com/business, log in to your account, click the Main Menu, then select "Agreements & disclosures."
- On the Chase Mobile® app, go to "Legal information" in Profile & Settings or at the bottom of the home page, then "Legal agreements and disclosures."

If you have questions, please call the number on this statement.

CHECKING SUMMARY

Chase Platinum Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$71,741.59
Deposits and Additions	6	37,588.80
Checks Paid	1	-10,500.00
Electronic Withdrawals	29	-32,641.83
Other Withdrawals	1	-788.80
Fees	1	-169.00
Ending Balance	38	\$65,230.76



January 01, 2025 through January 31, 2025

Account Number: **9395**

Your Chase Platinum Business Checking account provides:

- No transaction fees for unlimited electronic deposits (including ACH, ATM, wire, Chase Quick Deposit)
- 500 debits and non-electronic deposits (those made via check or cash in branches) per statement cycle
- \$25,000 in cash deposits per statement cycle
- Unlimited return deposited items with no fee

There are additional fee waivers and benefits associated with your account – please refer to your Deposit Account Agreement for more information.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
01/06	Deposit 2100985735	\$8,000.00
01/06	Deposit 2100985734	5,500.00
01/13	Deposit 2100985736	7,500.00
01/22	Deposit 2100985740	8,200.00
01/22	Remote Online Deposit 1	788.80
01/27	Deposit 2100985742	7,600.00
Total Deposits and Additions		\$37,588.80

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
101 ^		01/13	\$10,500.00
Total Checks Paid			\$10,500.00

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

^ An image of this check may be available for you to view on Chase.com.

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/02	Orig CO Name:Action Environme Orig ID:1134000316 Desc Date:123124 CO Entry Descr:Bt1231 Sec:CCD Trace#:072000095591913 Eed:250102 Ind ID:000000304840435 Ind Name:El Tina Fish Market CO Action Trn: 0025591913Tc	\$3,656.59
01/02	Orig CO Name:lrs Orig ID:3387702000 Desc Date:010225 CO Entry Descr:Usataxpymtsec:CCD Trace#:061036015274461 Eed:250102 Ind ID:225540242998792 Ind Name:El Tina Fish Market IN Trn: 0025274461Tc	1,099.04
01/02	01/02 Basic Online Payroll Payment 11156511954 To #####0671	1,407.01
01/02	Orig CO Name:American Express Orig ID:9493560001 Desc Date:250102 CO Entry Descr:ACH Pmt Sec:CCD Trace#:021000029200856 Eed:250102 Ind ID:A9742 Ind Name:Santiago Quezada Trn: 0029200856Tc	539.95
01/03	Orig CO Name:Instamed Orig ID:9221883201 Desc Date: CO Entry Descr:Health Inssec:CCD Trace#:021000028093926 Eed:250103 Ind ID:021000024008862 Ind Name:El Tina Fish Market CO Trn: 0038093926Tc	2,158.84
01/03	Orig CO Name:Westguard Ins CO Orig ID:7232240321 Desc Date: CO Entry Descr:Ins Prem Sec:CCD Trace#:091000016682710 Eed:250103 Ind ID:Elwc595485 Ind Name:El Tina Fish Market CO Trn: 0036682710Tc	127.03
01/06	01/06 Basic Online Payroll Payment 11156864846 To #####0965	300.00
01/07	Orig CO Name:Nys Dtf Wt Orig ID:S146013200 Desc Date: CO Entry Descr:Tax Paymntsec:CCD Trace#:091000018062424 Eed:250107 Ind ID:000000121996982 Ind Name:Fset2501067547051 Trn: 0078062424Tc	224.22
01/07	Orig CO Name:Nys Dtf Wt Orig ID:S146013200 Desc Date: CO Entry Descr:Tax Paymntsec:CCD Trace#:091000018062426 Eed:250107 Ind ID:000000121996985 Ind Name:Fset2501067547055 Trn: 0078062426Tc	222.94



January 01, 2025 through January 31, 2025

Account Number: **9395****ELECTRONIC WITHDRAWALS***(continued)*

DATE	DESCRIPTION	AMOUNT	
01/08	Orig CO Name:Irs Descr:Usataxpymtsec:CCD ID:225540851499600	Orig ID:3387702000 Desc Date:010825 CO Entry Trace#:061036019428691 Eed:250108 Ind Ind Name:El Tina Fish Market IN Trn: 0089428691Tc	1,093.10
01/09	Orig CO Name:Nys Dtf Wt Paymntsec:CCD	Orig ID:S146013200 Desc Date: CO Entry Descr:Tax Trace#:091000015711044 Eed:250109 Ind ID:000000122099699 Ind Name:Wtwt2501087192836 Trn: 0095711044Tc	25.66
01/09	01/09 Basic Online Payroll Payment	11157253284 To #####0671	1,407.01
01/10	Orig CO Name:Irs Descr:Usataxpymtsec:CCD ID:225541000658431	Orig ID:3387702000 Desc Date:011025 CO Entry Trace#:061036015157938 Eed:250110 Ind Ind Name:El Tina Fish Market IN Trn: 0105157938Tc	109.20
01/13	01/13 Basic Online Payroll Payment	11157604972 To #####0965	300.00
01/14	Orig CO Name:Nys Dtf Wt Paymntsec:CCD	Orig ID:S146013200 Desc Date: CO Entry Descr:Tax Trace#:091000014810713 Eed:250114 Ind ID:000000122193019 Ind Name:Fset2501137686027 Trn: 0144810713Tc	249.88
01/15	Orig CO Name:Con Ed of NY Descr:Cecony Sec:CCD	Orig ID:2462467002 Desc Date:250114 CO Entry Trace#:021000021629774 Eed:250115 Ind ID:37921560001 Ind Name:Euros El Tina Rest. Lo Trn: 0151629774Tc	2,420.62
01/15	Orig CO Name:Irs Descr:Usataxpymtsec:CCD ID:225541554712788	Orig ID:3387702000 Desc Date:011525 CO Entry Trace#:061036011747347 Eed:250115 Ind Ind Name:El Tina Fish Market IN Trn: 0151747347Tc	1,202.34
01/16	01/16 Basic Online Payroll Payment	11158003371 To #####0671	1,407.01
01/17	01/17 Basic Online Payroll Payment	11158337723 To #####0965	300.00
01/21	Orig CO Name:Nys Dtf Sales Paymntsec:CCD	Orig ID:O146013200 Desc Date: CO Entry Descr:Tax Trace#:091000017611233 Eed:250121 Ind ID:000000121795534 Ind Name:Sw2407446551 Trn: 0217611233Tc	4,250.00
01/22	Orig CO Name:Irs Descr:Usataxpymtsec:CCD ID:225542273610189	Orig ID:3387702000 Desc Date:012225 CO Entry Trace#:061036015987487 Eed:250122 Ind Ind Name:El Tina Fish Market IN Trn: 0225987487Tc	1,175.00
01/22	Orig CO Name:Nys Dtf Wt Paymntsec:CCD	Orig ID:S146013200 Desc Date: CO Entry Descr:Tax Trace#:091000016384834 Eed:250122 Ind ID:000000122538039 Ind Name:Fset2501207905456 Trn: 0226384834Tc	243.46
01/23	01/23 Basic Online Payroll Payment	11158790992 To #####0671	1,407.01
01/27	01/27 Basic Online Payroll Payment	11158980873 To #####0965	300.00
01/28	Orig CO Name:Nys Dtf Wt Paymntsec:CCD	Orig ID:S146013200 Desc Date: CO Entry Descr:Tax Trace#:091000017238749 Eed:250128 Ind ID:000000122728579 Ind Name:Fset2501278022658 Trn: 0287238749Tc	245.72
01/29	Orig CO Name:Action Environme Descr:Bt0128	Orig ID:1134000316 Desc Date:012825 CO Entry Sec:CCD Trace#:072000091785996 Eed:250129 Ind ID:000000308660327 Ind Name:El Tina Fish Market CO Action Trn: 0291785996Tc	3,656.59
01/29	Orig CO Name:Irs Descr:Usataxpymtsec:CCD ID:225542992511255	Orig ID:3387702000 Desc Date:012925 CO Entry Trace#:061036018611114 Eed:250129 Ind Ind Name:El Tina Fish Market IN Trn: 0298611114Tc	1,181.60
01/30	01/30 Basic Online Payroll Payment	11159467300 To #####0671	1,407.01
01/31	Orig CO Name:Irs Descr:Usataxpymtsec:CCD ID:225543150260941	Orig ID:3387702000 Desc Date:013125 CO Entry Trace#:061036011013230 Eed:250131 Ind Ind Name:El Tina Fish Market IN Trn: 0311013230Tc	525.00
Total Electronic Withdrawals		\$32,641.83	



10017030302000000063

OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/24	01/22/2025 Debit For \$788.80, An Item Was Processed More Than One Time. The Item Posted On December 17, 2024, And Again On January 22, 2025. Our Reference Number Esds250124-437, Check Number 40458, Deposit Location Number 0000000001.	\$788.80
Total Other Withdrawals		\$788.80



January 01, 2025 through January 31, 2025

Account Number: **9395****FEES**

DATE	DESCRIPTION	AMOUNT
01/06	Service Charges For The Month of December	\$169.00
Total Fees		\$169.00

DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
01/02	\$65,039.00	01/13	69,402.00	01/23	65,735.48
01/03	62,753.13	01/14	69,152.12	01/24	64,946.68
01/06	75,784.13	01/15	65,529.16	01/27	72,246.68
01/07	75,336.97	01/16	64,122.15	01/28	72,000.96
01/08	74,243.87	01/17	63,822.15	01/29	67,162.77
01/09	72,811.20	01/21	59,572.15	01/30	65,755.76
01/10	72,702.00	01/22	67,142.49	01/31	65,230.76

SERVICE CHARGE SUMMARY

Monthly Service Fee	\$95.00
Other Service Charges	\$29.50
Total Service Charges	\$124.50 Will be assessed on 2/5/25

You were assessed a monthly service fee on your Chase Platinum Business Checking account because you did not maintain the required relationship balance.

SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/ UNIT	TOTAL
Monthly Service Fee				\$95.00	\$95.00
Monthly Service Fee	1				
Other Service Charges:					
Electronic Credits					
Electronic Items Deposited	6	Unlimited	0	\$0.40	\$0.00
Credits					
Non-Electronic Transactions	26	500	0	\$0.40	\$0.00
Branch Deposit - Immediate Verification	\$36,800	\$25,000	\$11,800	\$0.0025	\$29.50
Subtotal Other Service Charges (Will be assessed on 2/5/25)					\$124.50

ACCOUNT **9395**

Monthly Service Fee	1
Monthly Service Fee	
Other Service Charges:	
Electronic Credits	
Electronic Items Deposited	6
Credits	
Non-Electronic Transactions	26
Branch Deposit - Immediate Verification	\$36,800

Reminder: Fees associated with ACH Payments, Real Time Payments, Same Day ACH, ACH Collections and Chase QuickDepositSM are based on previous month activity.



January 01, 2025 through January 31, 2025

Account Number: [REDACTED] 9395

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

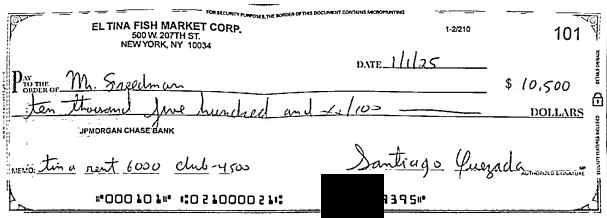
IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

**IMAGES**

ACCOUNT # [REDACTED] 9395

See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.



005180025624 JAN 13 #0000000101 \$10,500.00



January 01, 2025 through January 31, 2025

Account Number: [REDACTED] **9395**

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STATEMENT OF ACCOUNT



Go paperless.
Scan the QR code to
opt in to paperless
statements.

EL TINA FISH MARKET CORP
500 W 207TH ST
NEW YORK NY 10034-2628

Page: 1 of 3
Statement Period: Jan 04 2025-Feb 03 2025
Cust Ref #: [REDACTED] 5606-719-E-***
Primary Account #: [REDACTED] 5606

TD Business Premier Checking

EL TINA FISH MARKET CORP

Account # [REDACTED] 5606

ACCOUNT SUMMARY

Beginning Balance	15,857.19	Average Collected Balance	16,516.57
Deposits	10,000.00	Interest Earned This Period	0.00
Electronic Payments	9,530.05	Interest Paid Year-to-Date	0.00
Service Charges	30.00	Annual Percentage Yield Earned	0.00%
Ending Balance	16,297.14	Days in Period	31

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/06	DEPOSIT	2,400.00
01/14	DEPOSIT	2,700.00
01/21	DEPOSIT	2,300.00
01/28	DEPOSIT	2,600.00
	Subtotal:	10,000.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/15	CCD DEBIT, CON ED OF NY CECONY 34225000008	4,624.05
01/15	CCD DEBIT, SBA EIDL LOAN PAYMENT 0000	2,453.00
01/29	CCD DEBIT, SBA EIDL LOAN PAYMENT 0000	2,453.00
	Subtotal:	9,530.05

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
02/03	MAINTENANCE FEE	30.00
	Subtotal:	30.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page:

2 of 3

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

- Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	16,297.14
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

4 WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT

EL TINA FISH MARKET CORP

Page: 3 of 3
Statement Period: Jan 04 2025-Feb 03 2025
Cust Ref #: [REDACTED] 5606-719-E-***
Primary Account #: [REDACTED] 5606

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
01/03	15,857.19	01/21	16,180.14
01/06	18,257.19	01/28	18,780.14
01/14	20,957.19	01/29	16,327.14
01/15	13,880.14	02/03	16,297.14

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com